

United States Bankruptcy Court  
Northern District of California

In re:  
Viktoria Thao Le  
Debtor

Case No. 16-50042-MEH  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0971-5

User: nortiz  
Form ID: 309I

Page 1 of 2  
Total Noticed: 33

Date Rcvd: Jan 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2016.

db  
smg  
14220792  
14220791  
14220793  
14220797  
14220798  
14220801  
14220804  
14220805  
14220806  
14220810  
14220811  
14220813  
14220815

+Viktoria Thao Le, 1029 Summerfield Dr., San Jose, CA 95121-2352  
++CALIFORNIA STATE BOARD OF EQUALIZATION, ACCOUNT REFERENCE GROUP MIC 29, P O BOX 942879, SACRAMENTO CA 94279-0029  
(address filed with court: State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279)  
AT&T Mobility, 675 WEST PEACHTREE ST NW, STE 2756, Atlanta, GA 30308  
+Anthony Nguyen, c/o Fletcher Law Practice, 1 Hallidie Plaza, 2nd Floor, San Francisco, CA 94102-2818  
+Attorney General, U.S. Dept. of Justice, P.O. Box 683, Ben Franklin Station, Washington, DC 20044-0683  
+Board of Equalization, 121 Spear St. Ste. 460, San Francisco, CA 94105-1584  
+Cake Corporation, 101 Redwood Shores Pkwy, Ste. 200, Redwood City, CA 94065-1178  
+Comcast Corp., 1701 JOHN F KENNEDY BLVD, Philadelphia, PA 19103-2899  
+Farmer's Insurance Group of Companies, PO Box 2450, Grand Rapids, MI 49501-2450  
+Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
+First Data, 1307 Walt Whitman Rd, Melville, NY 11747-4819  
+NUCO2, PO Box 417902, Boston, MA 02241-7902  
+NUCO2 LLC, 2800 SE MARKET PL, Stuart, FL 34997-4965  
+Sysco San Francisco, Inc., 1390 ENCLAVE PKWY, Houston, TX 77077-2025  
+U.S. Attorney, Northern District of California, 10th Floor, Federal Building, Box 10502, 450 Golden Gate Ave., San Francisco, CA 94102-9992

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty  
tr  
smg  
smg  
smg  
ust  
14220790  
14220794  
14220795  
14220799  
14220800  
14220802  
14220803  
14220807  
14220809  
14220812  
14220814  
14220816

E-mail/Text: wkmoore@bayareabk.com Jan 22 2016 02:15:15 W. Kirk Moore, Law Offices of W. Kirk Moore, 586 N. First St. #202, San Jose, CA 95112  
E-mail/Text: CTDOCS@CH13SJ.COM Jan 22 2016 02:16:36 Devin Derham-Burk, P.O. Box 50013, San Jose, CA 95150-0013  
EDI: EDD.COM Jan 22 2016 01:53:00 CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
EDI: CALTAX.COM Jan 22 2016 01:53:00 CA Franchise Tax Board, Attn: Special Procedures, P.O. Box 2952, Sacramento, CA 95812-2952  
EDI: IRS.COM Jan 22 2016 01:53:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346  
E-mail/Text: ustpregion17.sj.ecf@usdoj.gov Jan 22 2016 02:15:48 Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268, San Jose, CA 95113-3004  
+EDI: AMEREXPR.COM Jan 22 2016 01:53:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
EDI: BANKAMER.COM Jan 22 2016 01:53:00 Bank Of America, Po Box 982236, El Paso, TX 79998  
+EDI: TSYS2.COM Jan 22 2016 01:53:00 Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801  
+E-mail/Text: cms-bk@cms-collect.com Jan 22 2016 02:15:43 Capital Management Services, 698 1/2 S Ogden St., Buffalo, NY 14206-2317  
EDI: CALTAX.COM Jan 22 2016 01:53:00 Chief Counsel, Franchise Tax Board, c/o General Counsel Section, PO Box 1720 MS: A-260, Rancho Cordova, CA 95741-1720  
+E-mail/Text: DOR.BANKRUPTCY@DOR.CO.SANTA-CLARA.CA.US Jan 22 2016 02:15:20 County of Santa Clara, Tax Collector, East Wing, 6th Floor, 70 West Hedding St., San Jose, CA 95110-1705  
EDI: EDD.COM Jan 22 2016 01:53:00 Employment Development Department, State of California, Bankruptcy Unit - MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001  
+EDI: CALTAX.COM Jan 22 2016 01:53:00 Franchise Tax Board, PIT Bankruptcy MS: A-340, PO Box 2952, Sacramento, CA 95812-2952  
+EDI: CHASE.COM Jan 22 2016 01:53:00 JPMorgan Chase Bank, N.A., 1111 Polaris Prkwy, Columbus, OH 43240-2050  
E-mail/Text: PGEBankruptcy@pge.com Jan 22 2016 02:16:36 PG&E, 77 BEALE STREET, 32ND FLOOR, San Francisco, CA 94105  
+E-mail/Text: pauline.burt@timepaymentcorp.com Jan 22 2016 02:16:02 Time Payment Corp., 16 N.E. Executive Park, Burlington, MA 01803-5222  
+EDI: WFFC.COM Jan 22 2016 01:53:00 Wells Fargo Bank, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14220808\* +Internal Revenue Service, Centralized Insolvency Division, P.O. Box 7346, Philadelphia, PA 19101-7346  
14220796 ##+Birch Communications, Inc., 4885 Riverside Dr. #304, Macon, GA 31210-1148

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

## \*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 23, 2016

Signature: /s/Joseph Speetjens

---

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2016 at the address(es) listed below:

Devin Derham-Burk ctdocs@chl3sj.com  
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov, ltroxas@hotmail.com  
W. Kirk Moore on behalf of Debtor Viktoria Thao Le wkmoore@bayareabk.com,  
bayareabkecf@gmail.com

TOTAL: 3

**Information to identify the case:**

Debtor 1 **Viktoria Thao Le** Social Security number or ITIN **xxx-xx-5141**  
 First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 Debtor 2 Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 (Spouse, if filing) First Name Middle Name Last Name EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
 United States Bankruptcy Court **Northern District of California** Date case filed for chapter **13 1/6/16**  
 Case number: **16-50042**

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

12/15

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Viktoria Thao Le	
<b>2. All other names used in the last 8 years</b>	aka Thao Le, fdba Nem Boulevard, fdba Boulevard Viet Inc dba California Croissant Bakehouse & Cafe	
<b>3. Address</b>	1029 Summerfield Dr. San Jose, CA 95121	
<b>4. Debtor's attorney</b> Name and address	W. Kirk Moore Law Offices of W. Kirk Moore 586 N. First St. #202 San Jose, CA 95112	Contact phone (408)998-1846
<b>5. Bankruptcy trustee</b> Name and address	Devin Derham-Burk P.O. Box 50013 San Jose, CA 95150-0013	Contact phone (408) 354-4413
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	280 South First Street Room 3035 San Jose, CA 95113	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone 408-278-7500 Date: 1/21/16

**For more information, see page 2**

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**February 22, 2016 at 09:30 AM**

**Location:**

**U.S. Federal Bldg., 280 S 1st St. #130, San  
Jose, CA 95113**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Important Notice to Individual Debtors:** The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors

## 8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

### **Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 4/22/16**

**You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 5/23/16**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 7/5/16**

**For a bankruptcy case pending in the Northern District of California, a Proof of Claim may be filed electronically online at [www.canb.uscourts.gov](http://www.canb.uscourts.gov) In the Quick Links section, click on "File an Electronic Proof of Claim."**

### Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

**The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

## 9. Filing of plan, Hearing on Plan Confirmation

If the debtor has already filed a proper Chapter 13 Plan, the Plan or a summary of the plan is enclosed. If the debtor has not yet filed a proper Chapter 13 Plan, the Plan or summary will be sent separately. The hearing on confirmation will be held:

3/11/16 at 11:00 AM, Location: U.S. Courthouse and Federal Bldg., 280 S 1st Street, Courtroom 3020 3rd Fl., San Jose, CA 95113

The case is subject to dismissal, without further notice, upon failure of the debtor to commence making payments called for in the plan, not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier. At the confirmation hearing the court may dismiss or convert the case or continue the hearing without prior notice upon a determination the debtor(s) is unable to present a feasible plan. Written objections to confirmation must be filed with the court at or before the Meeting of Creditors and served upon the trustee, Debtor(s), and Debtors' Attorney.

## 10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

## 11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

## 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

### 13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.